Planned Giving Made Simple: Practical Tools for Fundraising

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180 years ans
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Planned Giving Quiz

How many Canadians said they left a charitable gift in their will in 2019?

A. 2%
B. 5%
C. 15%
D. 25%

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What percentage of Canadians say they are likely to leave a charitable gift in their will?

A. 12%
B. 22%
C. 44%
D. 67%

Which group is showing increased interest in legacy giving?

A. Younger donors
B. Middle-income households
C. Canadians from diverse backgrounds
D. All of the above

What is the #1 barrier preventing Canadians from leaving charitable gifts in their wills?

A. They don't trust charities
B. Estate planning is too expensive
C. leaving enough for loved ones
D. They don't know how to write a will

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Planned Giving Quiz

Which giving options beyond wills are still not widely understood?

A. Registered funds
B. Life insurance gifts
C. Donor-advised funds
D. All of the above

What could we do today to help turn intention into action?

Educate - earlier and often
Normalize conversations
Simplify planning
Reflect diverse donor motivations
Provide practical guidance

What are we talking about here?

- What is Planned Giving:
  - Stock donations - Win + WIN = WINNNN
  - Legacy donations – How do you wish to be remembered?
  - Life Insurance
  - Other options:
    - Gift Annuity
    - Charitable remainder Trust
    - Donor-advised fund
- Local initiatives
- Strategies to encourage planned/legacy giving
- Governance and guardrails
- Questions & Answers

A Gift by Securities

Contribute without affecting your cash flow.

- Benefit from tax relief on capital gain.
- Donation receipt will correspond to the full value of the securities on the date of transfer
- Securities donation process at ssvp.ca
- Charity receives the full value of the securities on the date of transfer
  - Valid for both businesses and individuals.

WIIFY

A win for your wallet and for the charity you support

A Gift through your Will

How do you want to be remembered?

Pass on your values

- Flexible:
  - ✓ You can adjust / revoke the gift simply by changing your Will;
  - ✓ You can bequeath a percentage of your estate instead of an absolute dollar amount
- Control: You can specify how the Charity is to use the gift
- Your executor may be entitled to claim a donation tax credit.

WIIFY

A charitable tax reduction on your and your estate's taxes

Legacy Giving Through Life Insurance

- Donor purchases life insurance policy or changes beneficiary of existing policy
  - Personally Owned Life Insurance
  - Charity Owned Life Insurance
- Charity is the beneficiary
- When donor dies, benefit is paid directly to the charity

Legacy Giving Through Insurance – Pros / Cons

Personally Owned Life Insurance

Advantages

- ✓ Donor controls the policy
  - ✓ Donor can access cash value
  - ✓ Donor can change beneficiary
- ✓ Substantial donation at death
- ✓ Tax credit can help offset tax liability at death

Disadvantages

- Sufficient taxable income required to use tax credit
- Surviving spouse can't claim unused tax credit

Charity Owned Life Insurance

Advantages

- ✓ Donation made every year by paying premium
- ✓ Donor receives tax credit each year premiums are paid
- ✓ Charity has access to cash value
- ✓ Charity as owner can't be changed

Disadvantages

- Charity controls the policy
- No tax credit when death benefit is paid to the charity

Charitable Gift Annuity

- A contract involving you and a charity
- You make a gift to the charity in exchange for fixed payments for the life of one or two persons.
- Once all payments are completed, the charity receives a gift
- All payments made are tax-deductible

WIIFY

A charitable income tax deduction and partly tax-free income

Charitable Remainder Trust

- You make a large gift - property - to a charity but retain use of the gift and related income during your lifetime.
- A trust can be established during your lifetime or in your Will.
- There is no ability to encroach on the capital of the trust while the life tenant is alive. On death, the property is transferred to the charity that is named as the beneficiary.

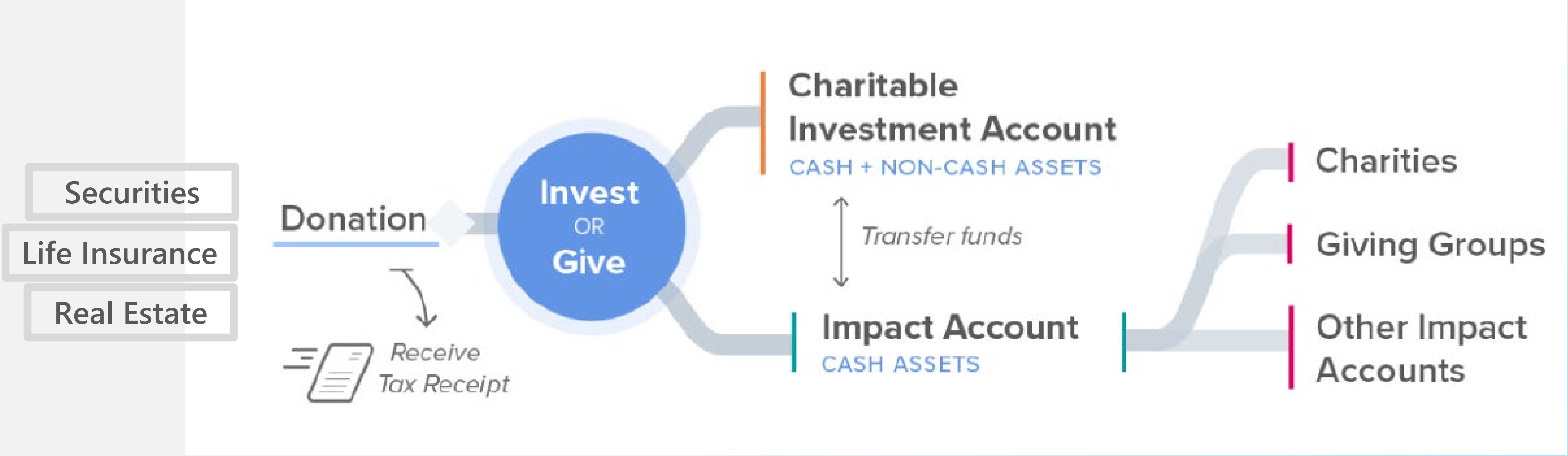
WIIFY

Immediate tax relief

Other Planned Giving Options

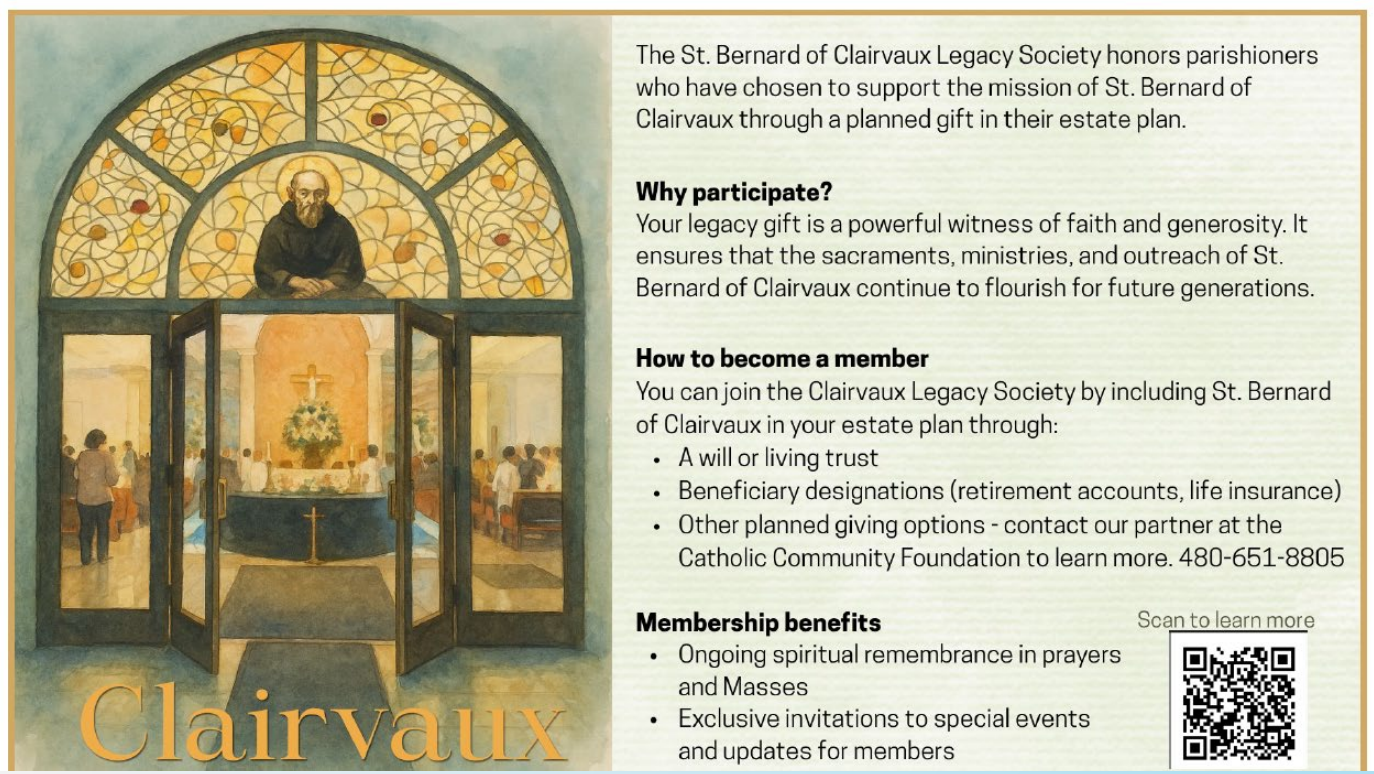
- RRSP/RRIF beneficiary designations
- Residual estate gifts vs. fixed bequests
- Establish a Private Foundation
- Donate to a Community Foundation
- Donor Advised Funds

Donor-Advised Fund



Conference Legacy Society

- Create a Conference Legacy Society
- As a member you are invited to special events and are recognized
- Most applicable in large affluent conferences / parishes



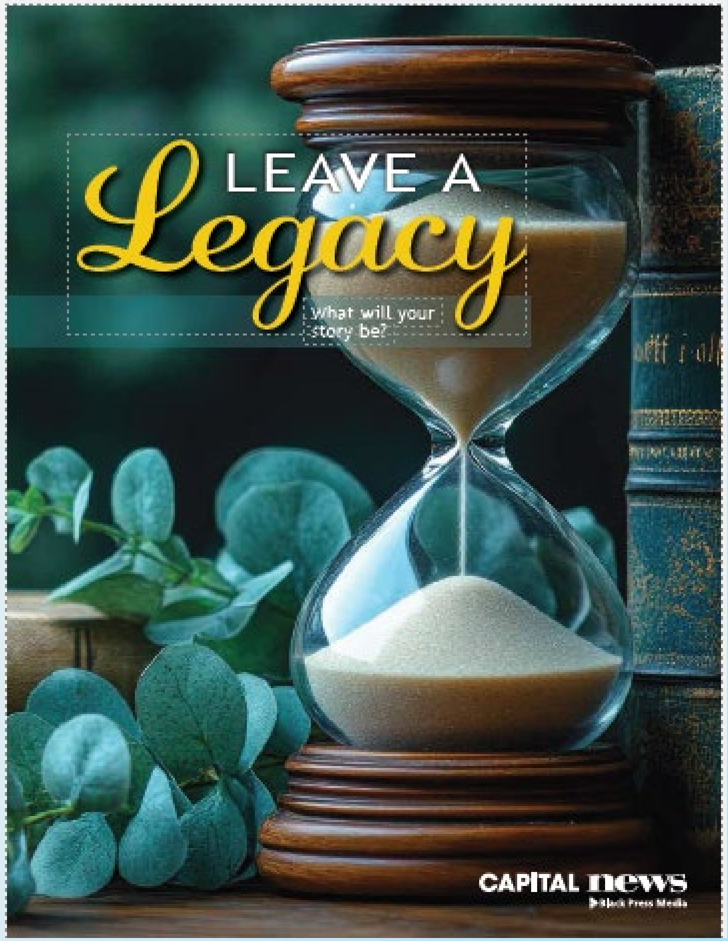
Host In Person Legacy Workshop

- Invite existing donors – Donor Management System
- Kick off with an overview of the good works that your conference does and how legacy giving enables that
- Bring in industry experts (legal, accounting, investment)
- Select an attractive venue
- Ask attendees to let you know if they plan on leaving a gift – record it in your DMS to facilitate future communications

Advertise in Publications

- Targeting publication that professionals in the legal, accounting and investment industries
  - Leave a Legacy Magazine by Blackpress - Published across Canada

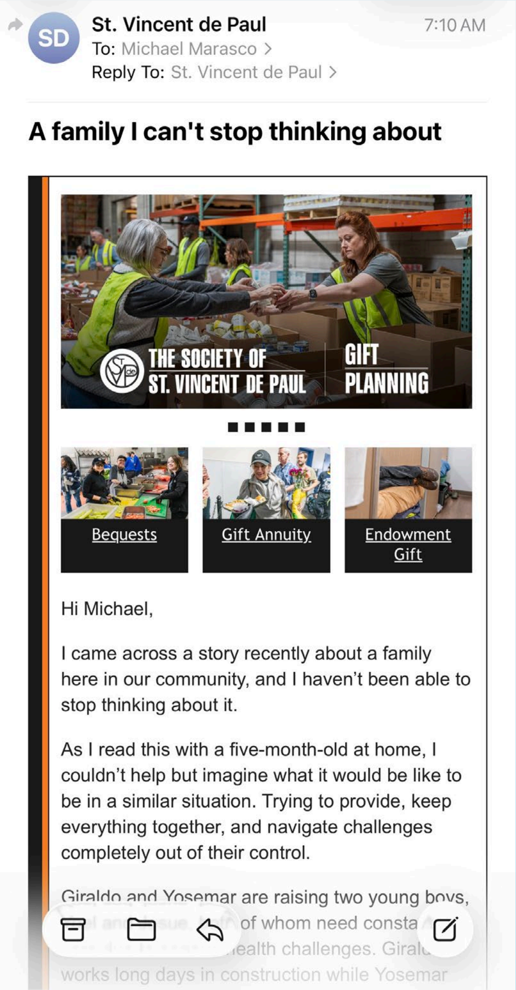
- Parish bulletins



Email Campaigns / Newsletters

Monthly Legacy Giving email newsletter that:

- Tells a story of a family or person that has been helped by St. Vincent de Paul
- Links to options for Legacy Giving options (Bequests, Gift Annuities, Endowments, etc..)
- Donor stories
- CRA updates
- Links to Gift Calculators and Legacy Planning Guides



Recognition and Stewardship

donorperfect

Invest in a Donor Management system:

DonorPerfect helps nonprofits strengthen donor relationships, improve fundraising operations, and support long-term organizational growth.

How We Utilize the Platform

- Track donor touchpoints and engagement history
- Personalize donor interactions and stewardship
- Identify major donor and legacy giving opportunities
- Ensure timely follow-up with new and existing donors
- Support stronger donor retention and long-term engagement

Qualifying Planned Giving Prospects

Primary Source of Prospects

- Existing donors, volunteers, and members
- Individuals with strong alignment to the mission
- Those already engaged in the life of the Society

Strong Prospects Typically Are:

- Long-time supporters with demonstrated commitment / personal connection to the work
- Consistent donors (especially recurring givers)
- Major donors or those with higher giving capacity

Why This Matters

- Planned giving is built on trust and relationship—not cold outreach
- Focus efforts where there is existing alignment and loyalty

Governance & Guardrails

Core Principles

- Donor-Centred: Respect donor intent always
- Transparency: Clear communication and documentation
- Accountability: Proper oversight and reporting
- Consistency: Standardized practices across all conferences & councils

Why This Matters

- Protects donors, volunteers and the SSVP from legal and reputational risk
- Ensures consistency across conferences and councils
- Builds trust with donors and professional advisors
- Supports long-term sustainability and compliance

Governance & Guardrails

Our Role

- ✓ Inform, support, and steward donors
- ✓ Share **general information only**
- ✓ Respect and document donor intent

Non-Negotiable Boundaries

- ✗ Do **not** provide legal, financial, or tax advice
- ✗ Do **not** draft or influence wills or estate decisions
- ✗ Do **not** pressure or solicit inappropriately

Professional Advice

Always encourage donors to consult Lawyer / Financial advisor / Accountant

Simple Rule: *If it's complex, high-value, or unclear —* **pause and seek support**.

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Questions?

Thank you, merci, *Wela'lioq*

Voice your opinion, rate this workshop

Exprimez votre opinion, évaluez cet atelier

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